

Fill in this information to identify the case:

Debtor 1 Rita Shine Bird

Debtor 2 _____ (Spouse, if filing)

Debtor 3 _____

United States Bankruptcy Court for the: WESTERN District of PA

(State)

Case number 17-21787

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to 11. U.S.C. § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC BANK, N. A.Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account:

0 0 3 2

Date of payment change:

Must be at least 21 days after date

of this notice. 04 / 01 / 2022

New total payment:

Principal, interest, and escrow, if any \$ 710.22**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐

No

☒

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why _____

Current escrow payment: \$ 439.79

New escrow payment:

\$ 342.57**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**☒

No

☐

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒

No

☐

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Lucy Miller Date 03 / 04 / 2022
Signature

Print: Lucy Miller Title Bankruptcy Specialist
First Name Middle Name Last Name

Company PNC Bank, N.A.

Address 3232 Newmark Drive
Number Street
Miamisburg OH 45342
City State ZIP Code

Contact phone (866) 754 - 0659 Email Bankruptcy@pnc.com

LOAN NUMBER: [REDACTED]
DATE: March 02, 2022

PROPERTY ADDRESS:
379 W WYLIE AVE
WASHINGTON, PA 15301

[REDACTED]

RITA S MONTANO
379 W WYLIE AVE
WASHINGTON PA 15301-2251

CURRENT MONTHLY MORTGAGE PAYMENT

Principal & Interest	367.65
Escrow	224.36
Prorated Escrow Shortage	215.43
Total Payment	807.44

NEW PAYMENT INFORMATION

Principal & Interest	367.65
Escrow	224.36
Prorated Escrow Shortage	118.21
Total Payment	710.22
New Payment Effective Date	04/01/22

COMING YEAR ESCROW PROJECTION

This statement provides a detailed summary of activity related to your escrow account. PNC Bank maintains your escrow account to pay such items as property taxes, insurance premiums, and mortgage insurance.

This section lists a 12-month running escrow balance to determine the appropriate target balance and to determine if a shortage or surplus exists. This is a projection of the anticipated activity in your escrow account for the coming 12 months.

ANTICIPATED ESCROW DISBURSEMENT		PAYMENTS	DESCRIPTION	PAYMENTS	CUR BAL	REQ BAL
		TO ESCROW		FROM ESCROW	PROJECTION	PROJECTION
CITY TAX	\$38.16		BEGINNING BALANCE		-3,288.40	967.22
TAXES	\$700.69	April 224.36			-3,064.04	1,191.58
HAZARD INS	\$1,798.89	May 224.36	CITY TAX	38.16	-2,877.84	1,377.78
COUNTY TAX	\$154.56	June 224.36			-2,653.48	1,602.14
		July 224.36			-2,429.12	1,826.50
		August 224.36			-2,204.76	2,050.86
TOTAL DISBURSEMENTS	\$2,692.30	September 224.36	SCHOOL TAX	700.69	-2,681.09	1,574.53
		October 224.36			-2,456.73	1,798.89
DIVIDED BY 12 MONTHS		November 224.36			-2,232.37	2,023.25
MONTHLY ESCROW DEPOSIT	\$224.36	December 224.36	HAZARD INS	1,798.89	-3,806.90 *	448.72 **
		January 224.36			-3,582.54	673.08
		February 224.36	COUNTY TAX	154.56	-3,358.18	897.44
		March 224.36			-3,288.38	967.24

CALCULATION OF ESCROW ADJUSTMENT	
BEGINNING PROJECTED BALANCE	-\$3,288.40
BEGINNING REQUIRED BALANCE	\$967.22

ESCROW SHORTAGE \$4,255.62

The required minimum balance allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless your mortgage document or state law specifies a lower amount.

MORE INFORMATION ON REVERSE SIDE

IMPORTANT MESSAGES

The shortage in your recent escrow analysis was automatically spread across your upcoming payments, interest free. However, if you wish to discuss options that do not result in an increase in your payment, please contact us via the following options: Visit a local Branch, visit our Online Banking, or call our Customer Care team.

Make your check, money order or cashier's check payable to PNC Bank. All Payments must be funds from a U.S. Bank Account and are subject to PNC's acceptance. **Do NOT send cash by mail.**

We understand that you have filed for bankruptcy and have not yet received a discharge. None of the information requested in this statement will be used for the collection of any debts or for purposes prohibited by the Bankruptcy Code or other applicable Federal or state law.

INTERNET REPRINT



How to contact us or make your monthly Mortgage payments:



Make your check, money order or cashier's check payable to PNC Bank and include your loan number and allocation instructions on memo line. **Do not send cash by mail.**

Regular Mail:
PNC Mortgage Payments
P.O. Box 771021
Chicago, IL 60677

Overnight:
C/O PNC Bank
Lockbox 771021
350 East Devon Ave
Itasca, IL 60143



Online Banking Payments:
pnc.com/mortgagecustomercare



We are here, if you have questions or need assistance, please contact our Customer Care Center at 1-800-822-5626.
Monday-Thursday 8:00 a.m. - 9:00 p.m. ET
Friday 8:00 a.m. - 5:00 p.m. ET
Saturday 9:00 a.m. - 2:00 p.m. ET
You can also visit your local PNC branch.

All payments must be funds from a U.S. Bank Account and are subject to PNC's acceptance.

DATE: March 2, 2022

Once during this analysis period, your required escrow balance should be reduced to a target balance of \$448.72, as it does in December. Under Federal law, your target balance should not exceed an amount equal to two months of escrow payments for taxes and insurance, unless your mortgage document or state law specifies a lower amount.

This is a projection of the activity for your escrow account from the Previous Analysis. This projection was based on the disbursements anticipated to be made from your escrow account. Compare this projection to the actual escrow activity in the Account History (summarized below).

Adjustments to the payment and differences between the anticipated and actual disbursements may prevent the actual balance from reaching the projected low escrow balance.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			448.70
01/22		224.36		673.06
02/22		224.36		897.42
03/22	COUNTY TAX	224.36	154.56	967.22
04/22		224.36		1,191.58
05/22	CITY TAX	224.36	38.16	1,377.78
06/22		224.36		1,602.14
07/22		224.36		1,826.50
08/22		224.36		2,050.86
09/22	SCHOOL TAX	224.36	700.69	1,574.53
10/22		224.36		1,798.89
11/22		224.36		2,023.25
12/22	HAZARD INS	224.36	1,798.89	448.72 **
TOTAL		2,692.32	2,692.30	

This is a statement of actual escrow account activity from January 2022 through March 2022. Compare it to the Projected Activity from the Previous Analysis which appears above the Account History.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			-8,663.21
01/22		355.00		-8,308.21
02/22		355.00		-7,953.21
03/22	COUNTY TAX	4,819.37 e	154.56 e	-3,288.40
TOTAL		5,529.37	154.56	

** Required minimum escrow balance.

If you have any questions about this analysis statement, please visit us at pnc.com/mortgagecustomercare to send us an email, write to us at PNC Bank; Attention: Customer Service Research; B6-YM07-01-7, PO Box 1820; Dayton, OH 45401 or call our Customer Service Department toll free number 1-800-822-5626.

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
▼ RESERVED FOR FINANCIAL INSTITUTION USE ▼

Do not cash if you do not clearly see the words "ORIGINAL DOCUMENT"

Disclosure on Cancellation of Mortgage Insurance Premium (MIP)

You may have the option to cancel annual MIP in advance of the projected amortization date by making additional payments of Mortgage principal. To inquire about loan qualifications for early termination of MIP, send in a written request to the address listed below, or contact Customer Service.



Call Customer Service at **1-800-822-5626**, Monday - Thursday, 8:00 a.m. - 9:00 p.m., Friday, 8:00 a.m. - 5:00 p.m. ET and Saturday, 9:00 a.m. - 2:00 p.m.

Or



Send a written request to the address on the statement
PNC Bank
P.O. Box 8736
ATTN: Mortgage Insurance Department B6-YM13-01-5
Dayton, Ohio 45401-8736.

IN RE: Rita Shine Bird	Case No. 17-21787 Judge Carlota M. Bohm Chapter 13
------------------------	---

CERTIFICATE OF SERVICE OF
Notice of Mortgage Payment Change

I, the undersigned, hereby certify that, on March 04, 2022, a true and correct copy of the Notice of Mortgage Payment Change was electronically served upon the following using the Court's CM/ECF system:

Debtor's Attorney: Scott R. Lowden

Trustee: Ronda J. Winnecour

Office of the United States Trustee

Further, I certify that, on March 04, 2022, a true and correct copy of the Notice of Mortgage Payment Change was forwarded via U.S. Mail, first class postage prepaid and properly addressed, to the following at the address shown below:

Rita Shine Bird
379 West Wylie Avenue
Washington, PA 15301

/s/ Lucy Miller
Lucy Miller
PNC Bank, N.A.
3232 Newmark Drive
Miamisburg Ohio 45342
866-754-6543